

Information to identify the case:

Debtor 1	<u>Kevin David Tolejko</u>	Social Security number or ITIN	xxx-xx-3137
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24789-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin David Tolejko

5/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin David Tolejko
Debtor

Case No. 19-24789-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db	+ Kevin David Tolejko, 107 Jodi Road, Beaver, PA 15009-9521
cr	+ Ashley Ridge HOA, 111 Ashley Ridge Court, Beaver, PA 15009-9529
16484728	+ Ashley Ridge Homeowners Association, c/o Acri Commercial Realty, 290 Perry Highway, Pittsburgh, PA 15229-1864
15171213	+ Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: mtgbk@shellpointmtg.com	May 15 2025 00:07:00	NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15171210	+ EDI: BANKAMER	May 15 2025 03:59:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15183982	+ EDI: BANKAMER2	May 15 2025 04:05:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15171212	+ EDI: TSYS2	May 15 2025 04:05:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
15232736	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston RI 02919
15171214	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15183332	EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15171215	+ EDI: SYNC	May 15 2025 04:05:00	Care Credit, PO Box 965036, Orlando, FL 32896-5036
15171216	EDI: CITICORP	May 15 2025 04:05:00	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
15171218	+ Email/PDF: creditonebknofications@resurgent.com	May 15 2025 00:18:53	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872

District/off: 0315-2

User: auto

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15199489	+ Email/Text: kbarkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
16503055	+ Email/Text: mtgbk@shellpointmtg.com	May 15 2025 00:07:00	Federal Home Loan Mortgage Corporation, NewRez LLC d/b/a, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15171219	+ Email/Text: EBNBKNOT@ford.com	May 15 2025 00:08:00	Ford Motor Credit, PO Box 650575, Dallas, TX 75265-0575
15171220	+ EDI: SYNC	May 15 2025 04:05:00	Levin, PO Box 965036, Orlando, FL 32896-5036
15199584	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 00:08:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15171221	+ EDI: SYNC	May 15 2025 04:05:00	Networks, PO Box 965036, Orlando, FL 32896-5036
15544534	+ Email/Text: mtgbk@shellpointmtg.com	May 15 2025 00:07:00	NewRez LLC dba Shellpoint Mortgage Servicing, NewRez LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
15203531	+ Email/PDF: ebnotices@pnmac.com	May 15 2025 00:18:17	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
15171223	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:07:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15181806	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15203308	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15171222	+ Email/PDF: ebnotices@pnmac.com	May 15 2025 00:18:53	Pennymac Loan Services, LLC, P.O. Box 2410, Moor Park, CA 93020-2410
15185694	+ Email/Text: ebnpeoples@grblaw.com	May 15 2025 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15194272	EDI: Q3G.COM	May 15 2025 04:05:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15171225	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB, PO Box 965015, Orlando, FL 32896-5015
15171224	+ EDI: SYNC	May 15 2025 04:05:00	Sleep Number, Po Box 965036, Orlando, FL 32896-5036
15171460	^ MEBN	May 15 2025 00:07:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15193416	+ Email/Text: bankruptcy@huntington.com	May 15 2025 00:08:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15197021	EDI: AIS.COM	May 15 2025 04:05:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

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15171211 *+ Bank of America, PO Box 982238, El Paso, TX 79998-2238
15171217 * Citi Card, PO Box 9001037, Louisville, KY 40290-1037

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC DBA Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Fred C Jug, Jr	on behalf of Creditor Ashley Ridge HOA fjug@bmr-law.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Joseph Peter Nigro	on behalf of Debtor Kevin David Tolejko nigroassociateslaw@gmail.com chrissyvock86@gmail.com;jasonjkelley@comcast.net;nigrojr73104@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 10